DOCUMENT RESUME

ED 116 951 SE 020 169

AUTHOR Anderson, C. Raymond; Bongiovanni, L. M.
TITLE Consumer Education: A Model of an Interdisciplinary K-12 Curriculum Approach to Consumer Education Processes.
INSTITUTION Massachusetts State Dept. of Education, Boston.
PUB DATE Apr 74
NOTE 48p.

EDRS PRICE MF-$0.76 HC-$1.95 Plus Postage
DESCRIPTORS *Consumer Education; *Curriculum Development; Economic Education; Elementary School Curriculum; *Elementary Secondary Education; Instructional Materials; *Interdisciplinary Approach; Learning Activities; Program Design; Secondary Education; Teaching Guides

ABSTRACT

This model curriculum outlines learning objectives for teaching consumer education processes in grades K through 12; it thereby represents an organized structure for consumer education. It's an interdisciplinary guide designed to integrate consumer awareness experiences into all subject areas as natural components of existing subjects. For each of three grade levels, K-4, 5-8, and 9-12, general and operational objectives are stated in which the activities of (1) planning, (2) buying, (3) borrowing, (4) protecting, (5) sharing, and (6) investing are provided. Specifically, grades K-4 are devoted to foundation experiences, grades 5-8 deal with knowledge and skills, and grades 9-12 are concerned with application experiences. Along with objectives and activities, resource materials and possible evaluation means are also suggested. (Author/CP)

****
* Documents acquired by ERIC include many informal unpublished *
* materials not available from other sources. ERIC makes every effort *
* to obtain the best copy available. Nevertheless, items of marginal *
* reproducibility are often encountered and this affects the quality *
* of the microfiche and hardcopy reproductions ERIC makes available *
* via the ERIC Document Reproduction Service (EDRS). EDRS is not *
* responsible for the quality of the original document. Reproductions *
* supplied by EDRS are the best that can be made from the original. *
****

ED116951

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

consumer education

A MODEL OF AN INTERDISCIPLINARY K-12 CURRICULUM APPROACH TO CONSUMER EDUCATION PROCESSE

SE 020 169

What is now identified as the Massachusetts Department of Education Demonstration Pilot Project in Consumer Education at Newburyport grew out of a series of meetings in Washington, D.C., New York City, and at the University of Maryland. At the beginning there was no identification of a specific trial location. During the initial planning stages some thought was given to the selection of a trial school system; but none was identified since refinement of the plan was the dominant concern in the minds of the planners.

The ideas which were to form the basis of the plan began to crystallize as the result of a National Leadership Conference on Consumer Education and Financial Planning held at the University of Maryland in July, 1966. Those directly involved in the planning first met at the leadership conference. They were: C. R. Anderson, Conference Director; L. M. Bongiovanni, Massachusetts Department of Education; R. E. Gibson, Council for Family Financial Education; and D. Schoenfeld, Director for Consumer Education of the President's Committee on Consumer Interests.

Subsequent meetings in Washington and in New York resulted in the drafting of a proposal which was to be presented to a group of businessmen. The four planners were agreed that one facet of the program they proposed would be that financial support should come from the business sector as well as involving every other facet of the economy.

Only two nationally known business firms responded to the proposal with a pledge of financial support in the form of unrestricted contributions. Reference is made here to General Foods Corporation and Grocery Manufacturers of America, Inc. Their representatives became members of the national advisory committee for the project.

Daniel A. Alfieri
C. Raymond Anderson
L. M. Bongiovanni
Francis T. Bresnahan
Ellen-Ann Dunham
Robert E. Gibson
David Schoenfeld

TABLE OF CONTENTS

Foreword 1
Overview 2
Learning Objectives Hierarchy 6
Illustrations of Spiral Curriculum Sequences 16
Illustrations of Consumer Education Course Guide Materials as Developed at Newburyport 20
Sample Teacher-Developed Learning Activities 39
National Advisory Committee 44

foreword

This guide to consumer education has been made possible by the cooperation of many individuals representing public education and the private sector. We gratefully acknowledge our indebtedness to the many administrators, private citizens, businessmen, teachers, and students who gave so generously of their time and effort in the conduct of the pilot project at Newburyport.

We pay special tribute to the members of the National Advisory Committee who helped us in the effort to establish the parameters of the study on which this guide is based. They are: Daniel A. Alfieri, Director of Public Affairs for Grocery Manufacturers of America; Ellen-Ann Dunham, Vice President of General Foods Corporation; Robert E. Gibson, former

Executive Director of the Council for Family Financial Education and now President of the National Foundation for Consumer Credit; and David Schoenfeld, Director of Educational Services for Consumers Union.

We are also deeply indebted to Francis Bresnahan, Superintendent of Schools in Newburyport, Massachusetts, and to the faculty and students of his school district for their willingness to participate in the development of an idea. This participation included meetings, workshops, and in-service programs to develop a curriculum guide for the system. Teaching plans were developed from the guide and field tested in the classrooms. As a result of testing, the guide was revised and teaching plans were implemented. This model is an abstraction and refinement of the curriculum aspects of the Newburyport Project.

Because Newburyport did not include Kindergarten in its structure when the project began, the following elementary schools joined in an experiment with curriculum for that level with the assistance of Barbara King of the Massachusetts Department of Education: Rafael Hernandez School, Boston; Multi-Community Language Center, Framingham; Maria Hastings School, Lexington; Red Oak School, Merrimac; Memorial School, Natick; and the Horace Mann School in Newton. We wish to acknowledge the contribution made by the administrators and teachers in those schools.

C. Raymond Anderson

April 1974 L. M. Bongiovanni

overview

This model curriculum outlines learning objectives for teaching consumer education processes in grades K through 12; it thereby represents an organized structure for consumer education. It is an interdisciplinary guide designed to integrate consumer awareness experiences into all subject areas as natural components of existing subjects. That which is presented here provides an avenue for saturation exposure with minimal disruption of existing patterns of instruction. There is nothing to preclude application of the basic concept to a single grade or a combination of grades and subject matter areas.

THE CONCEPT

The primary concern is to provide the solution to an old problem: how to insure that every consumer will gain sufficient skill to enable him to operate at a maximum level of personal satisfaction within society's marketplace. One answer is that it can be accomplished by exposing boys and girls to basic concepts, at various levels and at appropriate times, in all subjects and related activities throughout their school experience. However, inherent to the success of such a process is the

necessary inclusion of the following elements:

- Training of teachers and administrators at all levels.
- Active involvement of students, parents, the business community, and the community-at-large in the decision-making process with respect to appropriate development and implementation of curriculum.

Proposed is the creation of an innovative educational program, grades K-12, cutting across subject area boundaries and continuing throughout the pupil's elementary and secondary school experience. Reaching all students with a program designed to prepare them to become knowledgeable and intelligent consumers is a daring concept which has been tried and found to be feasible. Even more innovative is the concept that consumer education is primarily concerned with the student, his needs and wants, and with student centered activities. The program design is predicated on a complete recognition of the major influence exerted by the classroom teacher in every school-related learning situation.

The ever-increasing complexity of the marketplace leads to the need for every consumer to acquire a thorough understanding of his role. If we accept the premise that everyone is a consumer and that each has personal values which determine his needs and wants and the manner in which they are fulfilled, it follows that appropriate attitudes and understanding can best be acquired and reinforced by means of a spiraling network of interdisciplinary experiences within a predetermined framework of behavioral objectives. This implies the lowering of boundaries between subject areas in order that truly integrated activities may provide the student with an appreciation of the real relationship that can exist between what he learns and does in school and how he fulfills his needs and wants as an individual.

The complexity of the marketplace and the variety of choices available to the consumer make this a time when it is necessary, more than ever, for him to weigh his needs and wants in relationship to his resources. The difficulties which the consumer must overcome constantly increase and it is obvious that he cannot be expected to make intelligent choices unless he is the recipient of improved consumer education. The combined efforts of existing governmental agencies, enlightened business interests, and consumer information and education organizations cannot adequately meet the educational needs of an ever-expanding consumer population. Therefore, the model

curriculum focuses on consumer processes rather than specific consumer knowledge. The consumer processes are defined as: 1) planning, 2) buying, 3) borrowing, 4) protecting, 5) sharing, and 6) investing.

The concept, then, is to provide a curriculum model that is vastly different from most existing curricula – a conjoint process curriculum that consecutively builds on prior experiences to broaden the individual's basis for his actions. The various consumer education processes are experienced at an individual level in the foundations area (grades K-4). These early individual experiences in attitudinal foundations build into the development of skills that enable the student to meet his goals during the skill and knowledge area (grades 5-8). The learned consumer education processes are applied to societal, national, and international principles during the application learning area (grades 9-12).

The role of the school in this curriculum is defined as providing a continuum of experiential learnings that moves the learner from personal, individual attitude development, through a repertoire of behavior patterns that will satisfy his personal needs, to a set of economic/political principles that relate to national and international consumer policy.

THE PLAN

The feasibility of an interdisciplinary, all grade-level, systemwide approach to a consumer education process curriculum was demonstrated in the Newburyport project. This model is designed to invoke curiosity, to instigate inquiry, and to initiate action in other school systems. The model is just a model – an illustration. The plan is that the model will be imitated, extended, and adapted.

This model is based on an assumption that each student is a consumer; each consumer has needs and wants that are influenced by his values. The curriculum is designed to assist the student in identifying, selecting, and acting on a need, the process of priority formation. The process curriculum involves the learner in making decisions and assessing the decision in relation to his priorities. Consumer education is presented as a meaningful network of interrelated experiences. The plan calls for the interrelationships to be developed from the natural contexts of the study of language arts, mathematics, the social sciences, sciences, and other existing specialized areas of study.

This unique approach to consumer education holds implications for the entire program of study in that it makes provision for change and innovation without creating a new course. It provides for learning experiences directly related to everyday activities and processes. Consumer education, as presented in this model, results in a behavioristic approach to the enhancement of the student in his role as a consumer. Through continuing interrelated experiences, the behavior of the individual is extended into an understanding and appreciation of social, economic, and political principles as they relate to consumer processes and issues.

The learning experiences are articulated on a hierarchical

learning base focusing on foundation experiences in grades K through 4; the development of knowledge and skills in grades 5 through 8; and the application of consumer process skills, knowledge and values to daily consumer activities in grades 9 through 12.

The plan is based on three principles: consumer education is for all students at all stages of their educational development; consumer education must begin early in the student's school experience before he has formed consumer related behavior patterns and attitudes; and consumer education extends beyond the school to involve all pertinent elements of the community at large.

Several educational philosophies represented as elements of behavioristic, humanistic, and experiential-participatory philosophies are an integral aspect of the plan. Abstractions of these philosophic elements are presented for their significance in the use of the model.

- Clearly defined learning objectives guide the teacher in providing relevant learning opportunities and in evaluating the extent of learning accomplishment.
- Clearly defined learning objectives help the student understand what he is to learn, why he is learning it, and how it relates to other experiences, values, and needs.
- An important aspect of schooling is learning to understand personal values, to test the values in their natural setting, and to analyze the basis for the values and the consequences of that set of values.
- If a curriculum guide is to be functional, meaningful, and pertinent, it must represent the environment of its existence – students, parents, teachers, school administrators, and business and professional community members.
- Consumer matters have immediate relevancy to the student; participatory learning experiences are immediately at hand and the "real" consumer environment can be easily utilized for rich and lively learning experiences.
- The accumulation of participatory learning experiences in the consumer processes combine into a repertoire of learned consumer behavior.

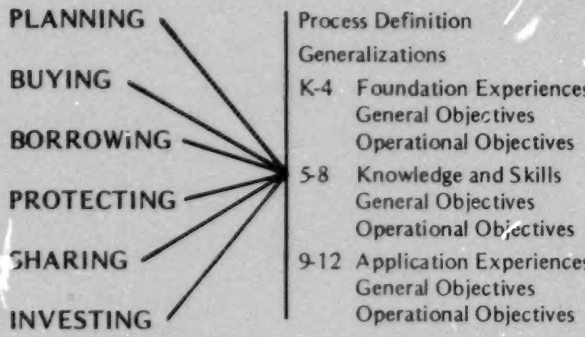
The components of this model were developed and field tested as a three-year pilot project in consumer education in the schools of the City of Newburyport, Massachusetts. The Newburyport Pilot Project resulted in a total curriculum guide according to the concept, plan, and philosophies here represented. The goals of the project are the development of consumer competence on the part of the students and the community, not the retention of specific information.

Following this brief overview, this curriculum model 1) outlines the learning objectives hierarchy, 2) illustrates several spiral curriculum sequences, 3) displays several pages of detailed course guide materials as developed in Newburyport, and 4) presents examples of teacher-developed learning activities to accomplish specific objectives.

learning objectives hierarchy

This section of the model displays a hierarchy of objectives for the six consumer education processes – planning, buying, borrowing, protecting, sharing, and investing. Within each process there is a definition of the meaning of the process word, a series of generalizations incorporated in the process, and a set of general objectives and learning objectives for each of the three levels of learning. This represents the structure of a consumer education process curriculum.

Although the content of the hierarchy of objectives cannot be displayed on one page, the format shown in the diagram below demonstrates how each consumer education process is dealt with in succeeding pages.



The continuously broadening aspect of this consumer education curriculum approach facilitates the integration of consumer education topics into existing disciplines and provides a vehicle for growth and expansion in the learner's knowledge and skills.

The generalizations are viewed as terminal cognitive concepts. It is assumed that an awareness of the generalization grows as the student internalizes a multitude of learning experiences that includes knowledge, related skills, and value formations. The cross-subject approach to consumer education provides for integration of knowledge, skills, and values through multiple exposures and experiences.

There is an assumption that knowledge and skills in the existing subject area curriculum are a necessary component to the realization of the generalization. The hierarchy of objectives and the spiraling illustrations that follow do not include all of the learning objectives necessary for formulation of the generalizations. The missing components are the content of an existing education program: reading ability, arithmetic skills, language ability, and civic awareness.

Another assumption of the hierarchy of objectives relates to the skill and competence of the teacher. The learning objectives are defined in terms of school grade groups – K-4, 5-8, 9-12. It is expected that a skilled teacher will be able to define subordinate objectives and learning opportunities within the school grade groups, and that there will be a continuous sequence of building pieces of consumer competence across grade levels and subject areas. Each objective does not necessarily fall into a consistent, uniform pattern, and some learning sequences do not continue throughout the total span of years. Some foundation experiences terminate into broader concepts that build toward a generalization; some simple skills become integrated into a behavior pattern greater than the component parts. Teachers using this approach can take a generalization,

dissect it into hundreds of pieces, provide learning experiences for the pieces appropriate to a particular ability level and subject area, and watch the learner begin to piece the generalization back together.

The assumption is that synthesis of prior learning experiences occurs during the 9-12 level; that over the years the student has developed a pattern of behavior that demonstrates his command of the generalizations appropriate to the consumer process. The desired outcome is the behavior. The generalization is merely the verbal representation of the knowledge, skills, and attitudes that comprise the behavior – thus, the generalizations are viewed as terminal cognitive concepts.

PLANNING

Planning is a dynamic decision-making process involving the weighing of a person's mental, emotional, physical, social, and financial resources against his needs, and wants. This unit has been designed to assist the student in developing: (a) an honest and realistic approach to his needs and wants, (b) a personal value system that includes respect for the needs and wants of others, and (c) an awareness of the absolute necessity of advanced planning for maximum utilization of his total resources.

GENERALIZATIONS

Planning provides a vehicle for the establishment of priorities to satisfy personal, business, and societal needs and wants.

Planning helps to make the decisions that will lead to a balance of resources against needs and wants for the present and the future.

Planning is the allocation of resources according to a system of values to which one subscribes. When change occurs in the value structure it is accompanied by the reallocation of resources.

Budgeting income and expenditures is an aspect of planning that maximizes the consumption potential for improving the standard of living of an individual or a family.

The management of money can create increased satisfaction at all income levels.

Planning the use and allocation of resources for the future involves personal decisions expressed through insurance and retirement programs and estate planning.

K-4 FOUNDATION LEARNING EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Express needs and wants as they apply to and affect an individual.
- Show that planning is necessary for effective decision making.
- Illustrate the value of working and planning as a group.
- Show how an individual's position in the family could be affected by forces beyond his control.

Operational Objectives – The student should be able to:

- Identify planning as a decision-making process.
- Assess his position as a member of a family.
- Determine why needs and wants are satisfied through an established priority list.
- Illustrate how seasonal changes cause needs and wants to change.
- Explain the need for planning.
- Plan and keep a budget for a specific period of time.
- List the resources available from the environment.

- List the reasons why a cooperative effort is needed to maintain the environment.
- Discuss the merits of budgeting time.

5-8 KNOWLEDGE AND SKILLS

General Objectives – The teacher will develop activities which will enable the student to:

- Demonstrate that choice involves sacrifice and that all needs and wants may not be satisfied at a given time.
- Explain the necessity for planning in order to most effectively use and conserve available resources.
- Demonstrate the value and place of cooperation, compromise, and "give and take" of life.
- Describe how expenses may increase or decrease as the family life cycle changes.

Operational Objectives – The student should be able to:

- Describe how he arrives at his priorities.
- Explain specific situations in which a plan results in greater satisfaction.
- Identify ways in which he affects his family's planning.
- Explain why each person has a responsibility for developing his potential.
- Explain the components and functions of a budget.
- Describe specific situations in which a plan results in greater satisfaction.

9-12 APPLICATION EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- List his personal goals in order of priority and demonstrate that goals are based on values which are constantly changing.
- Demonstrate that advanced planning leads to wise decisions and increased satisfaction for all.
- Analyze the need for cooperative planning as it applies to the family and to local, state, national, and international levels.
- Give illustrations of the types of planning procedures needed to achieve maximum satisfaction in the various stages of the family life cycle.

Operational Objectives – The student should be able to:

- Establish personal goals in priority order.
- Explain why money, time, labor, and personal resources are means to an end.
- Show ways in which management of money, time, and other resources can lead to increased personal satisfaction.
- Graph and explain the family life cycle.
- Discuss his commitment to self and to society.
- Explain how cooperative planning affects the individual and social and political organizations.
- Develop a realistic family budget for a particular set of circumstances and goals.

BUYING

Buying is a decision-making process involving the fulfillment of needs and wants. The purpose of this unit is to make the student realize that in order for a buying situation to exist there must be a need or a want on the part of the consumer, a product or service available to satisfy the need or want, and a willingness to give a fair medium of exchange for the product or service.

GENERALIZATIONS

What the consumer buys is governed by a complex decision-making process which involves his needs and wants, the degree

to which he is motivated to fulfill these needs and wants, the availability of products and services, and an acceptable means of exchange.

Consumer buying practices are improved when there is self-awareness and understanding of needs and wants.

It is difficult for the consumer to evaluate the quality of his buying decisions against the quality of his purchases. This is because advertising, careless handling of goods, poor credit practices, and shoplifting add to the real price of goods and services.

The reality of unlimited wants with limited income is a basic economic problem.

What is produced, how much is produced, and how products are distributed are affected by consumer buying practices.

The influence of the consumer on economic trends implies the need for consumer education in the schools. An informed consumer will contribute intelligently to the continuing process of balancing supply and demand.

Government controls designed to influence trends may increase or decrease the consumer's buying power.

K-4 FOUNDATION LEARNING EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Identify ways in which personal goals, family position, and environment affect individual needs and wants.
- Define the ways in which advertising influences spending decisions.
- Explain what money is and how it is used.
- Illustrate the concept of supply and demand.

Operational Objectives – The student should be able to:

- Explain the difference between a need and a want.
- Explain how the environment affects individual needs and wants.
- Differentiate between tangible and intangible wants.
- Identify sources of goods and services.
- Define the role of advertising in buying.
- Differentiate between goods and services.
- Identify "good" and "bad" buys.
- Identify the denominations of our currency.
- Use money in making purchases.
- Discuss how advertising affects him.

5-8 KNOWLEDGE AND SKILLS

General Objectives – The teacher will develop activities which will enable the student to:

- Identify the ways in which environment and individual needs and wants affect family buying in the various stages of family life.
- Identify the social implications on which individual needs and wants are based.
- Discuss the rational, emotional, and psychological appeal of product promotion.
- Develop "good" buying practices.
- Explain how the law of supply and demand affects the flow of goods and services.

Operational Objectives – The student should be able to:

- Illustrate how individual needs and wants affect and are affected by:
  - (a) environment
  - (b) social factors
- Identify sources of goods and services.
- Identify appeals used in advertising.
- Identify buying practices and behavior.
- Describe the effect on the environment produced by

the consumer demand on goods and services.
- Explain how the various stages of the family life cycle affect spending practices.
- Describe the use of money as a medium of exchange.
- Explain the influence of advertising on buying practices.

9-12 APPLICATION EXPERIENCES

General Objectives - The teacher will develop activities which will enable the student to:
- Give examples showing how individual and family buying decisions have shaped the production pattern of nations and affected the environment.
- List advertising techniques according to the motives which prompt them. Discuss their effect on the individual and the economy.
- Explain the role of money in international relationships.
- Describe the good and bad effects of buying practices on the individual.
- Illustrate how individual buying decisions affect the supply and demand of goods and services.

Operational Objectives – The student should be able to:
- Identify factors which influence buying decisions.
- List the public and private agencies which exist to assist the consumer.
- Explain the influence of advertising on buying.
- List the information which should be contained on a product label.
- Describe the forces which influence the value of money.
- Explain the importance of understanding the terms of a guarantee.

- Show how the fulfillment of needs can be affected by the satisfaction of wants.
- Explain the flow of goods and services in the American economy.

BORROWING

Borrowing is the temporary use – with permission – of someone else's property or resources accompanied by an expressed or implied expectation that the property or resources will be returned. This unit has been designed to create and develop student awareness of the many intricacies inherent within the numerous and varied forms of borrowing.

GENERALIZATIONS

Individuals, businesses, and governments borrow such things as goods, services, time, and money in order to satisfy their needs and wants.

Both borrower and lender assume risks and responsibilities in the borrowing process.

The consumer has many sources from which he may choose to meet his borrowing needs according to his circumstances.

Before borrowing money the consumer should:
(a) consider all available information on the services and the costs of borrowing from different types of lending establishments.
(b) understand contract terms and conditions.
(c) be informed of the legal rights and responsibilities of both the borrower and the lender.

K-4 FOUNDATION LEARNING EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:
- Define the characteristics of a trustworthy

individual.

- Describe the borrowing process.
- Explain the responsibilities of the borrower.

Operational Objectives – The student should be able to:

- Explain why he borrows.
- Identify some of the qualities which a borrower should possess.
- Explain why borrowing involves more than just using an item and returning it.
- Show the difference between borrowing to satisfy a need and borrowing to satisfy a want.
- Describe the borrowing process.

5-8 KNOWLEDGE AND SKILLS

General Objectives – The teacher will develop activities which will enable the student to:

- Name the factors involved in obtaining a good credit rating.
- Define the satisfactions and risks involved in borrowing.
- Describe the various types of lending institutions available to an individual.
- Explain ways in which borrowing imposes responsibility on all parties concerned.

Operational Objectives – The student should be able to:

- Discuss his current borrowing activities.
- Describe the criteria applied to borrowers by lending institutions.
- Explain the meaning of "credit" and "good credit risk."
- Evaluate the cost and convenience of credit buying vs. cash buying.
- Identify types of lending institutions according to the services they render.
- Describe the various types of lending institutions available to an individual.

9-12 APPLICATION EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Compare and contrast the contract terms and conditions required by various types of lending situations.
- Explain the effect of borrowing by the consumer, business, and government on the economy.
- Explain what he needs to do in order to establish and maintain a good credit rating.
- Describe the responsible use of borrowed money and property.

Operational Objectives – The student should be able to:

- Explain ways in which borrowing takes place at all levels, involving time, goods, labor, and services, as well as money.
- Explain why credit is not a right but an assumed responsibility.
- Explain the circumstances under which borrowing becomes a necessity.
- Explain the operation of the banking system and how it affects the national and international economics.
- Compare and contrast contract terms and conditions required by various types of lending institutions.

PROTECTING

Protection from risks and hazards is a prime concern of the consumer. The impact of these risks and hazards on the consumer can be reduced and sometimes eliminated through the planned use of available protection programs. Protection may take the form of insurance, social security, or general safety measures. This unit is designed to develop student awareness and understanding of the methods of protection available to all segments of society.

GENERALIZATIONS

There are risks and hazards in everyday life, and there are varying types of protection available to the consumer to enable him to reduce the impact of these risks and hazards according to his values and his life style.

The conservation and protection of goods and resources can be accomplished through careful planning by individuals and groups.

Through insurance, the burden of risk is shared by many. For this reason, insurance of persons and property is an economical, efficient, and widespread method used for protecting people and resources.

The universality of human need for security is a dominant force in the establishment and regulation of the protection agencies.

K-4 FOUNDATION LEARNING EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Explain protection.
- Identify the variety of ways by which an individual may protect himself.
- Describe how good health can be protected.
- Describe how the environment can be protected.

Operational Objectives – The student should be able to:

- Name ways of protecting possessions.
- Explain how the individual may avoid unnecessary risks.
- Name ways by which he can protect his environment.
- Name measures he can take to protect his health.
- List some agencies which provide protection for him and his family.
- Demonstrate good safety habits.

5-8 KNOWLEDGE AND SKILLS

General Objectives – The teacher will develop activities which will enable the student to:

- Explain why sharing is a principle involved in protection.
- Identify the various private and governmental agencies offering protection to the consumer.
- Discuss the differences between group protection and individual protection.
- Describe why we need to protect the environment.

Operational Objectives – The student should be able to:

- Explain the principles of insurance.
- Categorize the various kinds of insurance according to the needs they fulfill.
- Use the various governmental agencies established to help with consumer problems.
- Explain the need for the various kinds of safety measures imposed at the local level.
- Explain why state and federal protection and conservation programs are also protection for the individual.

9-12 APPLICATION EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Identify various forms of protection.
- Discuss the basis for the establishment of protection priorities at the individual, local, state, and national levels.
- Describe the effect of insurance on society.
- Describe the effect of the insurance industry on the economy.

Operational Objectives – The student should be able to:

- Establish a need for the protection and conservation of the environment.
- Explain why the state and federal governments provide consumer protection services.
- Contrast historical approaches with those currently in use to provide protection against disability and old age.
- Differentiate between real and personal property for insurance purposes.
- Explain his future insurance needs as a family member and as a future homeowner.
- Describe ways in which insurance companies are governed by law.
- Show how individual actions and attitudes affect insurance rates.
- Describe environmental problems, some of the measures designed to resolve them, and individual behavior that helps to alleviate them.
- Categorize the various kinds of insurance according to the needs they fulfill.
- Describe the relationship between individual actions and attitudes and the laws relating to safety.

SHARING

The principles of sharing are reflected in many facets of life as illustrated by the simple sharing of toys among children and the systematic and more sophisticated sharing of tax-based services. This unit is designed to develop student awareness and understanding of the benefits and responsibilities which are inherent in sharing.

GENERALIZATIONS

Each person has the responsibility to share, voluntarily or involuntarily, time, resources, goods, and services for the well-being of society.

Services which are collectively consumed require collective cost sharing through taxes.

The pooling of resources can result in the sharing of greater benefits by the individual.

K-4 FOUNDATION LEARNING EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Name ways in which he shares rights and responsibilities with others.
- Explain why and how personal resources are shared at home and at school.
- Illustrate some goods and services which are paid for through taxes.
- Explain how taxes are a way of sharing.

Operational Objectives – The student should be able to:

- Name the ways in which people share.
- Explain why and how sharing takes place in the home, school, and community.
- Demonstrate that voting is a shared responsibility.

5-8 KNOWLEDGE AND SKILLS

General Objectives – The teacher will develop activities

which will enable the student to:

- Explain how shared use of time can result in greater individual satisfaction.
- Distinguish between voluntary and involuntary sharing.
- Explain the sharing aspect of voting.
- Classify taxes by type and function.
- Evaluate the effect of taxation on the individual.
- Evaluate the effect of collective consumption on the individual.

Operational Objectives – The student should be able to:

- Identify the institutions through which the individual derives benefits from pooled resources.
- Identify the reasons why he should participate in school affairs.
- Identify ways in which the individual benefits from sharing.
- List the goods and services which result from taxes.
- Discuss the effects of taxation on the individual and society.
- Identify the characteristics of a responsible taxpayer.

9-12 APPLICATION EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Explain the individual's responsibility for sharing in the political process.
- Illustrate how society's needs and wants affect the tax structure.
- Explain the relationship of taxes to economic laws, political expediency, and social needs.
- Complete the standard individual income tax forms.
- Explain how equitable collective consumption can best be achieved.

Operational Objectives – The student should be able to:

- Identify ways in which the local community, the state, and the federal government benefit from sharing.
- Identify the characteristics of a responsible citizen relative to sharing.
- Identify the characteristics of various types of taxes.
- Explain how economic, political, and social pressures cause taxes to fluctuate.
- Differentiate among tax collection methods.
- Complete income tax forms.

INVESTING

The word "investment" is commonly used to denote the allocation of money or capital for income or profit. Investing may, however, assume forms that result in other than monetary returns. This unit is based on the idea that regardless of what is invested, whether it be resources, labor, time or money, the investor's primary concern should be how the investment will affect him now and in the future.

GENERALIZATIONS

An awareness of the value of using current resources to gain future rewards leads to the process of saving and investing. The investment of resources, labor, time or money can result in the enrichment of the individual and his environment.

Each person's investments will differ according to his means and objectives.

The process of investing involves the investor in activities which may enhance his self-discipline, patience, trust, and personal stability.

Investing in good health, knowledge, and education is a basic

means for goal accomplishments available to everyone. It will pay tangible and intangible dividends throughout life.

The purchase of a house represents a form of investment for potential profit combined with fulfillment of the need for shelter.

Investment by the individual in stocks and bonds is one of the keystones of the American free enterprise system. It results in the sharing of both the risks and profits of productive enterprise and provides opportunity for money to earn money.

K-4 FOUNDATION LEARNING EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Participate in planning activities related to investing.
- Explain why good health habits are a personal investment.
- Identify reasons for saving.
- Describe future goals.
- Describe his personal investment practices.

Operational Objectives – The student should be able to:

- Name ways in which he can invest in himself.
- Name good health habits.
- Demonstrate the act of planning.
- Identify his saving habits.
- Explain why he saves.

5-8 KNOWLEDGE AND SKILLS

General Objectives – The teacher will develop activities which will enable the student to:

- Show the relationship between a maximum rate of return and a minimum degree of risk in investing.
- Differentiate between investment, speculation, and games of chance.
- Show that the responsible utilization of personal strengths will result in more effective and satisfying vocational and avocational returns.

Operational Objectives – The student should be able to:

- Explain why investments should follow the fulfillment of needs.
- Explain how future security and well-being are enhanced by appropriate education and training.
- Identify the differences between stocks and bonds.
- Identify the investment services provided by banks.
- Explain why an investment in one's health is an investment in one's future.
- Describe the different methods of saving.
- Describe various programs for saving resources, effort, time, and money.

9-12 APPLICATION EXPERIENCES

General Objectives – The teacher will develop activities which will enable the student to:

- Explain the degree of risk involved in any type of investment.
- Define how the capital needs of the American economy are satisfied through private savings and investment in securities.

Operational Objectives – The student should be able to:

- Determine the best rate of return offered by local savings institutions.
- List the variety of investments available to the investor.
- Evaluate buying real estate as an investment.
- Show the importance of investing in leisure time as a means to good health.
- Explain the results of saving resources, effort, time, and money.
- Identify the relationship between education and earning power.

illustrations of spiral curriculum sequences

The illustrations in this section have been abstracted from various segments of the Hierarchy of Objectives to demonstrate and accentuate the presence of spiral curriculum articulations in the model. Patterns of varying complexity are illustrated.

The illustrations serve to highlight the concept of developmental activities across the school years progressing from individual, specific experiences through knowledge and skills development to the application of behavior that demonstrates the generalization. In a K through 12 curriculum it is expected that several grade level teachers or subject area teachers will contribute components of each objective through a variety of experiences. Thus, teachers will be able to identify within each objective subcomponents by grade level and subject area.

Application of this process will fill out the model illustrations into a full blown operational curriculum guide appropriate to a particular set of teachers in a particular school system.

The concept of reinforcement of learning experiences is another aspect of the possible variety of experiences within each of the three grade level groups. The repetition of identical experiences does not represent developmental learning experiences; however, exposure to a variety of experiences related to a particular concept or process is a broadening and enriching reinforcement learning experience. The spiral curriculum sequence provides opportunity for teachers to build a variety of experiences within the grade level group to enrich and build upon prior learnings.

The more complex the configuration of the spiral, the more evidence there is of interrelated opportunities for relevant learning experiences. The terminal behavior of the consumer requires the ability to synthesize a variety of skills, knowledges, and attitudes.

PLANNING

GENERALIZATION: Planning provides a vehicle for the establishment of priorities to satisfy personal, business, and societal needs and wants.

The student should be able to:

K-4 Discuss the merits of budgeting time.

5-8 Explain the components and functions of a budget.

9-12 Develop a realistic family budget for a particular set of circumstances and goals.

GENERALIZATION: Budgeting income and expenditures is an aspect of planning that maximizes the consumption potential for improving the standard of living of an individual or a family.

The student should be able to:

K-4 Identify planning as a decision-making process and explain the need for planning.

5-8 Describe specific situations in which a plan results in greater satisfaction.

9-12 Explain how cooperative planning affects the individual and social and political organizations.

BUYING

GENERALIZATION: What the consumer buys is governed by a complex decision-making process which involves his needs and wants, the degree to which he is motivated to fulfill these needs and wants, the availability of products and services, and an acceptable means of exchange.

Needs and Wants

The student should be able to:

K-4 Explain the difference between a need and a want.

5-8 Illustrate how individual needs and wants affect and are affected by
1. the environment
2. social factors

9-12 Show how the fulfillment of needs can be affected by the satisfaction of wants.

Advertising

The student should be able to:

K-4 Discuss how advertising affects him.

5-8 Identify appeals used in advertising.

9-12 Explain the influence of advertising on buying practices.

Goods and Services

The student should be able to:

K-4 Differentiate between goods and services.

5-8 Identify sources of goods and services.

9-12 Explain the flow of goods and services in the American economy.

Money — A Medium of Exchange

The student should be able to:

K-4 Identify the denominations of our currency.

5-8 Describe the use of money, checks, and credit cards as mediums of exchange.

9-12 Describe the forces which influence the value of money.

BORROWING

GENERALIZATION: Both borrower and lender assume risks and responsibilities in the borrowing process.

The student should be able to:

K-4 Explain the responsibilities of the borrower.

5-8 Explain ways in which borrowing imposes responsibility and risk on all parties involved.
9-12 Describe the responsible use of borrowed money and property.

GENERALIZATION: Before borrowing money the consumer should consider all available information on the services and the costs of borrowing from different types of lending establishments; understand contract terms and conditions; and be informed of the legal rights and responsibilities of both the borrower and the lender.

The student should be able to:
K-4 Describe the process of borrowing.
5-8 Describe the various types of lending institutions which serve individual borrowers.
9-12 Compare and contrast contract terms and conditions required by various types of lending institutions.

PROTECTING

GENERALIZATION: There are financial risks and hazards in everyday life and there are varying types of protection available to the consumer to enable him to reduce the impact of these risks and hazards according to his values and his life style.

The student should be able to:
K-4 List some agencies which provide protection for him and his family.
5-8 Use the various governmental agencies established to help with consumer problems.
9-12 Explain why the state and federal governments provide consumer protection services.

GENERALIZATION: The conservation and protection of goods and resources can be accomplished through careful planning by individuals and groups.

The student should be able to:
K-4 Name ways by which he can protect his environment.
5-8 Explain why state and federal protection and conservation of the environment programs are also protection for the individual.
9-12 Describe environmental problems, some of the measures designed to resolve them, and individual behavior that helps to alleviate them.

GENERALIZATION: Through insurance, the burden of risk is shared by many. For this reason, insurance of persons and property is an economical, efficient, and widespread method used for protecting people and resources.

The student should be able to:
K-4 Name ways by which possessions are protected.
5-8 Explain the principles of insurance.
9-12 Categorize the various kinds of insurance according to the needs they fulfill.

GENERALIZATION: The universality of human need for security is a dominant force in the establishment and regulation of the protection agencies.

The student should be able to:
K-4 Demonstrate good safety habits.
5-8 Explain the need for various kinds of safety measures imposed at the local level.
9-12 Describe the relationship between individual actions and attitudes and the laws relating to safety.

SHARING

GENERALIZATION: Services which are collectively consumed require collective cost sharing through taxes.

The student should be able to:

K-4 Name the ways in which people share.

5-8 List the goods and services which result from taxes.
Discuss the effects of taxation on the individual and society.
Identify the characteristics of a responsible taxpayer.

9-12 Explain how economic, political, and social pressures cause taxes to fluctuate.
Identify the characteristics of various types of taxes.
Describe tax supported activities at each level of government.

GENERALIZATION: The pooling of resources can result in the sharing of greater benefits by the individual.

The student should be able to:

K-4 Explain why and how sharing takes place in the home, school, and community.

5-8 Identify ways in which the individual benefits from sharing.

9-12 Identify the characteristics of a responsible citizen relative to sharing.

INVESTING

GENERALIZATION: An awareness of the value of using current resources to gain future rewards leads to the process of saving and investing. The investment of resources, labor, time, or money can result in the enrichment of the individual and his environment.

The student should be able to:

K-4 Describe why he saves.

5-8 Describe various programs for saving resources, effort, time, and money.

9-12 Explain the results of saving resources, effort, time, and money.

GENERALIZATION: Investing in good health, knowledge, and education is a basic means for goal accomplishments available to everyone. It will pay tangible and intangible dividends throughout life.

The student should be able to:

K-4 Name ways by which he can invest in himself.

5-8 Explain how future security and well-being are enhanced by appropriate education and training.

9-12 Identify the relationship between education and earning power.

K-4 Name good health habits.

5-8 Explain why an investment in one's health is an investment in one's future.

9-12 Show the importance of investing in leisure time as a means to good health.

illustrations of consumer education course guide materials as developed at newburyport

This section of the model presents three sample pages (one for each grade level group) of a traditional-format course guide for each of the six consumer education processes. These illustrations have been extracted from a total compilation of the subject matter and associated learning activities developed over a three-year period by the teachers of the Newburyport schools. In addition to the materials shown on the following pages, the in-system document at Newburyport also indexes the activities to all subject areas; for example, LA = language arts, M = mathematics, SS = social studies. Thereby, the usefulness and value of the activity during the development and field testing of the project are communicated to all teachers.

These pages serve to illustrate the variety of activities and resources that may be involved in experiencing a key idea that contributes to the accomplishment of an objective and the development of a behavior pattern.

Groups of teachers who work at the development of a teaching guide in the style of this model may find the illustrations easily adaptable to their own system, or may have other course guide models that will serve as effectively to communicate the totality of an interdisciplinary program of consumer education.

COURSE GUIDE ILLUSTRATIONS

PLANNING (K-4)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
IDENTIFY PLANNING AS A DECISION-MAKING PROCESS	Planning involves: setting a goal establishing priorities identifying and allocating resources recognizing alternatives making choices	Students will be asked to respond to these questions: Given a gift of five dollars, how would you use it? Why? In terms of planning, how is the head of a family like the mayor of a city? Students will: cooperatively plan all aspects of a class party. develop a plan for a field trip and a class project to finance it. select preferred items from a display of products having equal value and explain the selection.	*Johnny Goes to the Store* McGraw-Hill Textfilms 330 West 42nd Street New York, New York 10036 (filmstrip) *Learning to Use Money Wisely* Society for Visual Education, Inc. 1345 Diversey Parkway Chicago, Illinois 60614 (filmstrip and record) John D. Wool *Using Money Series* Frank E. Richards Publishing Co. New York, 1968 Representative of the executive branch of local government.

COURSE GUIDE ILLUSTRATIONS

PLANNING (5-8)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to: IDENTIFY WAYS IN WHICH HE TAKES PART IN AND AFFECTS HIS FAMILY'S PLANS	Participating in and affecting planning involves: evaluating individual needs and wants recognizing family needs and wants identifying resources to be contributed by each family member considering the demands which will be made on available resources by the individual and the family	Role Play: Johnny wants a bike. How could this affect others in the family? Discuss the major goals established by your family. List a variety of ways by which individuals can contribute toward meeting family needs. How do the demands of the individual and the family on available resources vary at each stage of the family life cycle?	Irene Oppenheim *The Family as Consumers* MacMillan Co. New York, 1965 (book) *Family Life* Universal Education and Visual Arts 221 Park Avenue South New York, New York 10003 (filmstrip) *Changing Times Resource Kit on Teaching Consumer Education* Kiplinger Washington Editors, Inc. Editors Park, Maryland 20782 (multimedia kit) *A Discussion of Family Money: How Budgets Work and What They Do* Institute of Life Insurance 277 Park Avenue New York, New York 10017 (pamphlet)

25

COURSE GUIDE ILLUSTRATIONS

PLANNING (9-12)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to: IDENTIFY HIS PERSONAL GOALS IN ORDER OF PRIORITY	Establishing priorities involves: taking into account personal needs, wants, and values identifying immediate and future goals the degree to which each will contribute toward making the individual what he wants to become identifying the degree to which each will contribute to personal satisfaction	List your personal values and objectives as they relate to your needs and wants. Discuss: Were they the same at age 8; age 12? Illustrate short-range and long-range planning. Discuss the need for both. Write an essay describing your personal assets and liabilities as they relate to your objectives. Identify and discuss tangible and intangible things which contribute to your feeling of satisfaction.	Guidance Counselor Representative of the Division of Employment Security *What Will You Be Doing Seven Years From Now?* Institute of Life Insurance 277 Park Avenue New York, New York 10017 (pamphlet)

COURSE GUIDE ILLUSTRATIONS

BUYING (K-4)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
IDENTIFY THE DENOMINATIONS OF OUR CURRENCY	Knowledge of our currency involves: recognizing the various coins and their value understanding the relationship of each coin to the dollar	Identify coins by name and value Visit a local bank to observe the following: a coin separator in operation packaging of coins in rolls stacking and storing of currency. Plan the operation of a candy store. Some members of the class will be selected to enact the roles of clerks and cashiers. Others will be customers, each of whom will have $1.00 to spend. The remainder of the class will check each transaction for accuracy.	*Learning to Use Money Wisely* Society for Visual Education, Inc. 1345 Diversey Parkway Chicago, Illinois 60614 (filmstrip and record) John D. Wool *Using Money Series: Book I – Counting My Money* Frank E. Richards Publishing Co. New York, 1968 Resource person: Bank Teller

COURSE GUIDE ILLUSTRATIONS

BUYING (5-8)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
DESCRIBE THE USE OF MONEY, CHECKS, AND CREDIT CARDS AS MEDIUMS OF EXCHANGE	Knowledge of the uses of money as a medium of exchange involves recognizing that money is exchanged for goods and services that checks are valid only to the degree that they are backed by money on deposit that credit cards are a form of promissory note that checks and credit cards are an assumption of responsibility on the part of the person who signs them	Have the class plan and operate a car wash for one day. Contrast the service rendered with the customer's expectations. Plan and arrange a field trip to a local commercial bank. Organize a committee whose task it will be to recruit the services of someone in the community who is knowledgeable about credit cards and their use, and invite him to appear before the class. Establish a committee to investigate the requirements for maintaining various kinds of checking accounts and for using credit cards.	*Making the Most of Your Money* Institute of Life Insurance 277 Park Avenue New York, New York 10017 Local merchant who accepts credit cards Local banker

COURSE GUIDE ILLUSTRATIONS

BUYING (9-12)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to: DESCRIBE THE FORCES WHICH INFLUENCE THE VALUE OF MONEY	Understanding the forces which influence the value of money: involves a knowledge of the effects of the law of supply and demand requires an appreciation of the effects of inflation and deflation depends upon a recognition of the results of governmental control of the supply of money	Prepare a bulletin board which will include charts showing the seasonal price changes of 1. Agricultural products 2. Clothing 3. Cars (used and new) The class will organize itself into fact finding task forces to investigate and report on: 1. The Federal Reserve System 2. The effects of mass production 3. The international money market 4. Balance of trade 5. The stock market Each student will then select one of the areas upon which a report has been given, research it in depth, and present his findings in the form of a paper.	Marc Rosenblum *How a Market Economy Works: The Stock Market* Minneapolis Lerner Publishing Co., 1969 Isodore Silver *The Law and Economics* Minneapolis Lerner Publishing Co., 1969 Solveig P. Russell *From Barter to Gold* Rand McNally Chicago, 1961 Kenneth Smith *Money and Banking* Minneapolis Lerner Publishing Co., 1969 Local banker

29

COURSE GUIDE ILLUSTRATIONS

BORROWING (K-4)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
DESCRIBE THE BORROWING PROCESS	Borrowing involves understanding that: a loan is temporary in nature the borrower assumes certain responsibilities the lender has some expectations there are limits to borrowing	Have class members name items which they recently borrowed and explain why they were returned. Discuss: Why would you lend to some people and not to others. Role Play: Some time ago you borrowed an item from a friend who requests its return. You have lost it. What will you do?	Crosby Bonsal *It's Mine!* Harper and Row New York, 1964 J. J. Floherty *Money-Go-Round* Lippincott Co. Philadelphia, 1964 *The Family Goes Shopping* Encyclopaedia Britannica Corp. 425 North Michigan Avenue Chicago, Illinois 60611 (filmstrip)

COURSE GUIDE ILLUSTRATIONS

BORROWING (5-8)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
DESCRIBE THE VARIOUS TYPES OF LENDING INSTITUTIONS WHICH SERVE INDIVIDUAL BORROWERS	The variety of lending institutions requires that the borrower: appreciate that differences exist between Banks Loan Companies Finance Companies Credit Unions recognize that loans are made for profit; but that the rate of profit differs among lending institutions beware of entering into a loan arrangement until he has carefully studied the agreement he is to sign and thoroughly understands all of the obligations which he will assume by virtue of his signature	Invite a representative of the Better Business Bureau or the Chamber of Commerce to discuss the types of lending institutions in the community. Send members of the class to interview credit managers of lending institutions to ascertain the rates of interest charged for loans and the reasons for them. Establish a committee to collect examples of loan agreement forms from various lending agencies and arrange a bulletin board display. The class will be invited to raise questions in writing. A second committee will seek the answers and report to the class.	Better Business Bureau Chamber of Commerce Rotary Club Kiwanis Lions Local Banks Finance Companies

COURSE GUIDE ILLUSTRATIONS

BORROWING (9-12)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to: COMPARE AND CONTRAST TERMS AND CONDITIONS REQUIRED BY VARIOUS TYPES OF LENDING INSTITUTIONS	To be able to select from among lending institutions it is necessary: to know and understand the requirements imposed by each to understand the difference between the requirements imposed for short-term and long-term borrowing to seek to determine the reliability and reputation of various lending institutions	Class Project: Prepare a glossary of terms which are found in agreements which borrowers are required to sign. Establish a committee to determine the activities and services provided by various lending institutions. Using the panel discussion technique, the committee will divulge its findings to the class. Invite a banker to class and assign students to role play short-term and long-term borrowers to illustrate what happens in each instance. Have the class interview a representative from the consumer protection staff of the Attorney General's office to determine ways by which the reliability of various lending institutions can be verified by a borrower.	Office of the Attorney General Banker *Filmstrip* – Credit (#2930) Modern Talking Picture Service 1212 Avenue of the Americas New York, New York 10036

COURSE GUIDE ILLUSTRATIONS

PROTECTING (K-4)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
NAME WAYS BY WHICH HE CAN PROTECT HIS ENVIRONMENT	Protection of the environment by the individual implies: recognition that the environment belongs to all of us and each must share the responsibility for protecting it understanding that much of the environment is exhaustible knowledge of ways in which the environment is being destroyed	Discuss how the slogan "Don't be a Litterbug" applies to individual and group responsibility toward protecting the environment. During a field trip to a public park have the class discuss what the individual can do to preserve it for everyone's use and enjoyment. Study pictures showing land erosion and the effects of air and water pollution. Discuss why some communities which originally had their own water supply must now obtain it from other sources. Invite a fish and game warden to meet with the class to explain his role in protecting and maintaining the environment.	Consumer Protection and Environmental Health Service 200 C Street, S.W. Washington, D.C. 20201 Department of Housing and Urban Development 451 Seventh Street, S.W. Washington, D.C. 20410 Local Board of Health Inspector Game Warden *Cities, U.S.A.* Gateway Productions, Inc. 1859 Powell Street San Francisco, CA 94133 (filmstrip) Jack Engeman *My First Days at School* The Bobbs Merrill Co. Indianapolis, 1960 Local Park Department Representative

COURSE GUIDE ILLUSTRATIONS

PROTECTING (5-8)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to: EXPLAIN WHY THE PROTECTION AND CONSERVATION OF THE ENVIRONMENT IS ALSO PROTECTION FOR THE INDIVIDUAL	Understanding that the protection and conservation of the environment has implications for the individual involves: a knowledge of how the environment affects man's well-being recognition that man may modify the environment to improve his condition realization that planned modification of the environment is essential to its protection awareness that planned consumption of natural resources is vital to their conservation and man's ability to continue to use them	Discuss how easy access to waterways affected our economic and political development as a nation. Invite a county extension agency to discuss how irrigation projects are designed to bring about improved conditions. Choose a committee to design a bulletin board display which will show various types of environmental modifications such as flood control projects, the Tennessee Valley Authority, and reforestation programs. Have members of the class contact the state Office of Environmental Affairs to determine existing and proposed programs affecting the nation's land, water, and energy resources.	Representatives of appropriate offices of local government to explain and discuss need for zoning sewage treatment water treatment building codes U.S. Department of the Interior U.S. Corps of Engineers Chairman of the History Department of the high school

COURSE GUIDE ILLUSTRATIONS

PROTECTING (9-12)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to: DESCRIBE ENVIRONMENTAL PROBLEMS AND SOME OF THE MEASURES DESIGNED TO RESOLVE THEM	Knowledge of environmental problems and their solutions requires: understanding of their causes and effects acceptance of the idea that achieving the common good may interfere with the exercise of individual freedom recognition that they can be complex and expensive	Class Project: As a joint Social Studies and Science Department activity establish an air monitoring system to determine the types and quantity of air pollutants. A. Display and explain the data obtained by the air monitoring project. B. Assign students to research 1. The history of the automobile pollution problem. 2. State and federal government attempts to solve the problems. 3. Car manufacturers' attempts to resolve the problem. 4. The economic impact of the solutions to the problem. 5. The impact of the solutions on the individual. 35	ECO-TIPS #5 Energy Crisis Concern, Inc. 2233 Wisconsin Avenue, N.W. Washington, D.C. 20007 *Newsweek* June 12, 1972, pp. 36-55 "The Big Cleanup" Thomas Whiteside *The Investigation of Ralph Nader. (General Motors vs One Determined Man)* Pocket Books, Inc. New York, New York 10020 U.S. Office of Education Office of Environmental Education 400 Maryland Avenue, S.W. Washington, D.C. 20202 Department of Health, Education and Welfare Office of Environmental Protection Saturday Review World World Environment Newsletter.

COURSE GUIDE ILLUSTRATIONS

SHARING (K-4)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
NAME THE REASONS WHY PEOPLE SHARE	People share in order to: fulfill needs satisfy wants	Discuss ways by which different members of your family share in order to fulfill their individual needs. Discuss how sharing by classmates can help to meet individual needs. Describe a recent situation in which you satisfied a want by sharing with another member or members of your family. Discuss under what circumstances sharing should not be used to fulfill needs or to satisfy wants.	Crosby Bonsal *It's Mine!* Harper and Row New York, 1964 Nancy and Eric Gurney *The King, the Mice, and the Cheese* Random House New York, 1965 School Nurse or School Doctor

COURSE GUIDE ILLUSTRATIONS

SHARING (5-8)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
IDENTIFY THE CHARACTERISTICS OF A RESPONSIBLE TAXPAYER	The responsible taxpayer understands: why taxes are assessed the basis on which assessments are made and taxes levied the services which tax levies are used to buy the reason why taxes should be paid when levied	Class visit to the town or city offices. Arrange for a meeting and discussion with the chairman of the Board of Selectmen or the Mayor and the Chairman of the Board of Assessors with respect to the need for taxes and the basis on which they are levied. Have members of the class bring in pictures and articles which deal with services paid for with tax revenue. A committee will assemble the most representative into a bulletin board display. Invite the Town or City Treasurer to submit to an interview by members of the class who will report back to the class the answers to questions revolving around the need for the prompt payment of taxes.	Chairman of the Board of Selectmen or the Mayor Town or City Assessor Safety Commissioner Water Commissioner Department of Public Works Town or City Treasurer

COURSE GUIDE ILLUSTRATIONS

SHARING (9-12)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
EXPLAIN HOW ECONOMIC, POLITICAL, AND SOCIAL PRESSURES CAUSE TAXES TO FLUCTUATE	Understanding why taxes fluctuate involves: recognizing the pressures which are brought to bear upon members of a legislative body for the passage of legislation which more often than not will add to the need for additional tax revenue realizing that tax revenues are used to buy services whose cost fluctuates and is reflected in the total amount of taxes to be levied knowing that as demands for services increase, the cost to the individual taxpayer will increase	Identify and discuss the services which are deemed necessary at various levels of government. The cost of government at every level is increasing each year. Are there justifiable reasons for the increases? Can costs be reduced? How? This should begin as a class discussion and end with the writing of a paper based upon individual research by the student. Discuss the effect of an expanding population on the demands for government services at all levels. Using the school district as a laboratory, show how and why demands for increased services add to the total tax burden.	State Legislator U.S. Department of Health, Education and Welfare Newspapers *Time* *Newsweek* League of Women Voters Taxpayers' Association Superintendent of Schools Member of the School Committee

COURSE GUIDE ILLUSTRATIONS

INVESTING (K-4)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
EXPLAIN WHY HE SAVES	Understanding the need to save involves: being able to differentiate between immediate and future needs and wants recognizing that borrowing from family and friends has its limits	List and discuss your savings goals for the present and the future. Discuss how preserving food can be a form of investing. Discuss the reasons for saving money and the ways by which it can be done. List and discuss the reasons for depositing money in a bank. Discuss the circumstances under which you might not wish or be able to borrow from a member of your family or a friend.	*Thrift – Making Your Wishes Come True* U.S. Savings and Loan League 221 North LaSalle Street Chicago, Illinois 60601 *Learning to Use Money Wisely* Society for Visual Education, Inc. 1345 Diversey Parkway Chicago, Illinois 60614 (filmstrip and record) Local bank High school students

39

COURSE GUIDE ILLUSTRATIONS

INVESTING (5-8)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to:			
UNDERSTAND VARIOUS PROGRAMS FOR SAVING RESOURCES, EFFORT, TIME, AND MONEY	Understanding how resources, effort, time, and money can be saved requires: an appreciation that they are not inexhaustible and need to be saved a knowledge of the conditions which led to the adoption of existing conservation programs a realization of the individual's and society's role in conservation and how each affects the other	Class discussion and individual writing project revolving around the following questions: Is it possible for a country to exhaust its natural, human, and capital resources? What effect would this have on the economic growth of the country? Is it possible that the answer lies in discovering new resources or in synthetics? Read about the dust storms of the 1930's. Discuss why they happened and the effects they had on the economy of the regions in which they occurred. Were there any social effects? What remedies have been applied?	*Changing Times* Hubert W. Humphrey *War on Poverty* McGraw-Hill Co. New York, 1964 *A Date with Your Future* Institute of Life Insurance 277 Park Avenue New York, New York 10017 *Conservation* (For teachers who have access to the *World Book Encyclopedia*, soil, water, wildlife, forest, mineral conservation, and the conservation movement are all treated.) Books about Theodore Roosevelt's and Franklin Roosevelt's conservation programs. *A Place to Live* U.S. Department of Agriculture 1963 Yearbook Superintendent of Documents Washington, D.C.

COURSE GUIDE ILLUSTRATIONS

INVESTING (9-12)

OPERATIONAL OBJECTIVE	KEY IDEAS	ACTIVITIES	RESOURCES
The student should be able to: EXPLAIN THE RESULTS OF SAVING RESOURCES, EFFORT, TIME, AND MONEY	To become knowledgeable about the outcomes resulting from conserving natural and human resources and money requires that the individual: determine his personal long-range needs and wants and answer the questions: Who am I? What do I want to be? In what kind of world do I wish to live? become informed about the objectives of the public and private agencies whose concern it is to conserve all resources understand the various agencies and programs through which money can be saved, their requirements, and the short- and long-term benefits to be derived from each	Discuss the factors which should be taken into account when an individual is considering what he would like his future to be. Each student will prepare a paper on his plans for the future and his conception of how they can be realized. Committee reports on the activities of various conservation agencies and organizations. Many arguments are advanced in support of the shorter work day and week and also for early retirement. Research and write an essay taking one side or the other of this particular issue. Research reports on Savings and Investment programs Shorter work week Early retirement.	Guidance Counselor Community Resource People; i.e., in-service occupations, management occupations, and professional occupations. *Dropout* (film) National Education Association 1201 Sixteenth Street, N.W. Washington, D.C. 20036 Eric Duffy *Conservation of Nature* McGraw-Hill. New York, 1971 "Our Ecological Crisis" (Special December 1970 issue) National Geographic Society 17th and M Streets Washington, D.C. 20036 *Saving and Investing* (kit) Changing Times Education Service 1729 H Street, N.W. Washington, D.C. 20006 AFL-CIO

sample teacher-developed learning activities for the accomplishment of specific objectives

This segment of the model illustrates teaching plans which have been prepared and used by teachers in the Newburyport project. The sample plans included are representative of each grade level group and are limited to the consumer education process – buying – as defined in the model.

Implementation of the model within a school system might best be achieved through in-service training which will expand and improve the teacher's knowledge base and develop the integrated interdisciplinary approach to consumer education.

In-service workshops are valuable for the development of teaching plans based on the model. Through them teachers can share ideas, processes, and learning experiences. They can work in grade level groups and in subject area groups while developing teaching plans for use in the system.

Sample teaching plans are included in the guide to further demonstrate that:

1. consumer education experiences are used as a vehicle for teaching and learning within existing subject areas;
2. segments of a topic are treated in a given class at a given time as part of a continuous experience base which is tied together through the hierarchy of objectives;
3. the spiral of learning experiences provides for building on previous learnings as the student progresses through an expanding experiential curriculum.

The teaching plans also illustrate that this model requires teacher input for the full development of meaningful learning experiences that are appropriate to a particular class. Each of the objectives in the Hierarchy of Objectives provides the opportunity for a teacher to create a variety of teaching experiences that will lead to the attainment of the objective. Each of the teaching plans that follows reflects one teacher's approach to a particular objective.

TEACHING PLAN
CONSUMER EDUCATION PROCESS: BUYING

Grade Level: 1
Subject: Language Arts
General Objective: Explain what money is and how it is used.
Operational Objective: Identify "good" and "bad" buys.
Lesson Objective: The student should be able to identify and describe the contents of containers through the examination of colors, shapes, and lettering.

Instructional Procedures

- Handle and examine boxes of different shapes, sizes, and colors to gather content information.
- More advanced students compare prices by arranging boxes in order from highest to lowest price.

Materials and Resources

- A variety of product containers

Evaluation Procedures

- Demonstrate good shopping practices in the classroom store.
- Demonstrate language ability through correct product identification.

TEACHING PLAN
CONSUMER EDUCATION PROCESS: BUYING

Grade Level: 5
Subject: Art, reading, and mathematics
General Objective: Discuss the rational, emotional, and psychological appeal of product promotion.
Operational Objective: Identify buying practices and behavior.
Lesson Objective: The student should be able to explain the psychology of the use of color on packages; locate needed information on packages; and identify the "best buy" using unit price stickers.

Instructional Procedures

- Discuss the psychology of packaging and labeling.
- Identify necessary labeling information.
- Develop a class trip to a grocery store.
- Identify the need for unit pricing.
- Explain and illustrate unit pricing.

Materials and Resources

- Containers of grocery store items
- Unit price signs and stickers
- Appropriate transparencies
- Supermarkets

Evaluation Procedures

- Select "best buys" from classroom displays of labels and packages.
- Participate in a shopping trip to a supermarket during which unit prices are used to select "best buys" for a prepared list of items.

TEACHING PLAN
CONSUMER EDUCATION PROCESS: BUYING

Grade Level: 7
Subject: Reading
General Objective: Develop good buying practices
Operational Objective: Identify buying practices and behavior
Lesson Objective: The student should be able to cost compare similar items in different catalogs; correctly complete an order form; and demonstrate the ability to effectively use study and reference skills.

Instructional Procedures

- Introduce the use of catalogs through the study of their organization and the techniques used to purchase from them.

Materials and Resources

- Montgomery Ward catalogs and order forms
- Sears Roebuck catalogs and order forms
- Other mail order catalogs and order forms

Evaluation Procedure

- Place an order correctly –
  a. the order should reflect efforts toward cost and quality comparison
  b. completed order form would require use of the catalog reference sections
  c. discussion of "why" would reveal values reflected in purchasing.

TEACHING PLAN
CONSUMER EDUCATION PROCESS: BUYING

Grade Level: 8
Subject: Science
General Objective: Develop good buying practices
Operational Objective: Identify buying practices and behavior
Lesson Objective: The student should be able to determine the water content of several brand-name soaps; compare the actual cost of brand-name soaps based on the results of an experiment; and differentiate among soaps on the basis of their effectiveness.

Instruction Procedures

- Discuss water as a cleaning agent.
- Discuss the composition of soap.
- Analyze various soaps for water content and cleaning properties.

Materials and Resources

- Soap samples
- Laboratory reports
- Balance scales
- Oven
- Poster paper

Evaluation Procedures

- List four soaps considered best and the reasons for the determination in each case.
- Report the results obtained from using a variety of soaps in the home wash.

TEACHING PLAN
CONSUMER EDUCATION PROCESS: BUYING

Grade Level: 9-12
Subject: Science
General Objective: Illustrate how individual buying decisions affect the supply and demand of goods and services.
Operational Objective: Identify factors which influence buying decisions.
Lesson Objective: The student should be able to compare volumes; contrast masses; and determine the presence of iron in a solution.

Instructional Procedures

- Find the volume of two product containers using a centimeter ruler or a metric stick.
- Find the total mass of each container and its contents.
- Find the mass of the individual containers using a centigram balance.
- Determine the mass content of each container.
- Demonstrate how to determine if iron is present in a solution.

Materials and Resources

- Boxes of cereal with equal volume and different masses
- Metric rulers
- Centigram balance
- Filter paper
- Funnel
- Drying oven
- Stirring rod
- $K_3Fe(CN)_6$
- 5% HCl

Evaluation Procedures

- Compare stated content of containers with actual content.
- Demonstrate how the application of the scientific process can be helpful to the consumer.

TEACHING PLAN
CONSUMER EDUCATION PROCESS: BUYING

Grade Level: 10-12
Subject: French II
General Objective: Explain the role of money in international relationships.
Operational Objective: Describe forces which influence the value of money.
Lesson Objective: The student should be able to compare and contrast the money and monetary systems of the United States and France and demonstrate the ability to deal in French money correctly.

Instructional Procedures

- Discuss the French monetary system and compare individual French coins and bills to U.S. currency.
- Demonstrate how to use travelers' checks.
- Role Play: Exchange U.S. money for French money.

Materials and Resources

- Model exchange window
- French currency
- Rate of exchange chart
- Travelers' checks
- Local banks
- Travel agents

Evaluation Procedures

- Exchange money correctly in class.
- Plan a two-week trip to France. Itemize all expenses.

national advisory committee

Mr. Daniel A. Alfieri
Director of Public Affairs
Grocery Manufacturers of America, Inc.
Washington, D.C. 20006

Dr. C. Raymond Anderson
College of Education
University of Maryland
College Park, Maryland 20742

Mr. L. M. Bongiovanni
Massachusetts Department of Education
182 Tremont Street
Boston, Massachusetts 02111

Mr. Francis T. Bresnahan
Superintendent of Schools
Newburyport Public Schools
70 Low Street
Newburyport, Massachusetts 01950

Miss Ellen-Ann Dunham
Vice President
General Foods Corporation
250 North Street
White Plains, New York 10602

Mr. Robert E. Gibson
President
National Foundation for Consumer Credit, Inc.
Federal Bar Building West
1819 H Street, N.W.
Washington, D.C. 20006

Mr. David Schoenfeld
Director
Educational Services
Consumers Union
256 Washington Street
Mt. Vernon, New York 10550

Teachers, school departments and others who may wish to use the materials in this book in their own consumer education programs are encouraged to do so. However, if sections are reproduced or used in the press or other media, credit should be given to the authors.